

In re:  
Jeffrey T. Esposito  
Helen J. Esposito  
Debtors

Case No. 19-10915-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 27, 2024

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey T. Esposito, Helen J. Esposito, 1939 S. Hollywood Street, Philadelphia, PA 19145-2405
14273427	Eagle One Fcu, Po Box 13160, Philadelphia, PA 19101
14478102	#+ First Heritage Financial, LLC, c/o Michael J. Clark, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14310572	+ First Heritage Financial, LLC c/o, Midwest Loan Service, 616 Shelden Avenue, Suite 300, P.O. Box, Houghton, MI 49931-1841
14273436	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14381319	+ Philadelphia Letter Carriers FCU, 2512 S. Broad St., Phila., PA 19145-4658
14273440	+ Philetcarr Cu, 900 Market St, Philadelphia, PA 19107-9202
14412541	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 27 2024 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2024 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2024 00:07:54	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2024 23:58:00	Quantum3 Group LLC as agent for Comenity Capital B, PO Box 788, Kirkland, WA 98083-0788
cr	+ Email/PDF: ebn_ais@aisinfo.com	Jun 28 2024 00:07:42	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14273412	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 27 2024 23:58:00	American Honda Finance Corporation, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
14273411	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 27 2024 23:58:00	American Honda Finance, PO Box 168088, Irving, TX 75016
14273420	Email/Text: megan.harper@phila.gov	Jun 27 2024 23:59:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14273421	Email/Text: megan.harper@phila.gov	Jun 27 2024 23:59:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102

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14273413	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2024 00:07:31	Cap1/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, PO Box 30258, Salt Lake City, UT 84130-0258
14273414	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2024 00:07:39	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14303812	+ Email/PDF: ebn_ais@aisinfo.com	Jun 28 2024 00:07:43	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14304765	Email/PDF: bncnotices@becket-lee.com	Jun 28 2024 00:07:48	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14273415	+ Email/Text: ecf@ccpclaw.com	Jun 27 2024 23:58:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14273417	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 00:07:44	Citibank North America, Citibank Corp/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14312475	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 00:07:30	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14273418	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 00:07:29	Citibank/Exxon Mobile, Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14273419	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 00:07:43	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14273422	+ Email/Text: bankruptcy@philapark.org	Jun 27 2024 23:59:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14273423	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2024 23:58:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14273424	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2024 23:58:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, PO Box 18215, Columbus, OH 43218
14273425	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2024 23:58:00	Comenity/ MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14273426	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2024 23:58:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14273449	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 00:07:54	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040
14273431	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 27 2024 23:58:00	Dept. of the Treasury, I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14273428	Email/Text: bankruptcycourts@equifax.com	Jun 27 2024 23:58:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14273429	^ MEBN	Jun 27 2024 23:57:40	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14273430	Email/Text: collecadminbankruptcy@fnni.com	Jun 27 2024 23:58:00	First National Bank, ATTn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
14285261	Email/Text: collecadminbankruptcy@fnni.com	Jun 27 2024 23:58:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14310573	+ Email/Text: bankruptcy@midwestloanservices.com	Jun 27 2024 23:58:00	First Heritage Financial, LLC, c/o Midwest Loan Services, 616 Sheldon Avenue, Suite 300, Post Office Box 144, Houghton, MI 49931-0144
14273433	+ Email/Text: PBNCNotifications@perituservices.com	Jun 27 2024 23:58:00	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
14447157	Email/PDF: resurgentbknofications@resurgent.com	Jun 28 2024 00:07:30	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14303184	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 28 2024 00:07:54	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

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14273434	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 28 2024 00:07:26	Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14273435	+ Email/Text: bankruptcy@midwestloanservices.com	Jun 27 2024 23:58:00	Midwest Loan Services, P.o. Box 188, Houghton, MI 49931-0188
14310211	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2024 00:07:49	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14298996	^ MEBN	Jun 27 2024 23:57:49	Philadelphia Gas Works, 800 W Montgomery Ave, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14273439	+ Email/Text: bankruptcy@philapark.org	Jun 27 2024 23:59:00	Philadelphia Parking Authority, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
14309428	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2024 23:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14309427	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2024 23:58:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14314175	+ Email/Text: bncmail@w-legal.com	Jun 27 2024 23:58:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14273441	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 00:07:29	Syncb/google, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14412541	^ MEBN	Jun 27 2024 23:58:25	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14273997	+ Email/PDF: ebn_ais@aisinfo.com	Jun 28 2024 00:07:54	Synchrony Bank by AIS InfoSource LP, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
14273442	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 00:07:41	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14273443	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 00:07:55	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14273444	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 00:07:27	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14273445	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 00:07:49	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14273446	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2024 00:07:28	Synchrony Bank/QVC, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14314178	+ Email/Text: bncmail@w-legal.com	Jun 27 2024 23:58:00	TD BANK USA, N.A., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14273448	Email/Text: DASPUBREC@transunion.com	Jun 27 2024 23:58:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14273447	+ Email/Text: bncmail@w-legal.com	Jun 27 2024 23:58:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	LNVN Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, GREENVILLE, SC 29603-0587

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14273416	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14478770	*+	First Heritage Financial LLC, c/o Michael J. Clark, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14273432	*	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14450153	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2024 at the address(es) listed below:**

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor First Heritage Financial LLC logsecf@logs.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Helen J. Esposito help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Debtor Jeffrey T. Esposito help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL JOHN CLARK	on behalf of Creditor First Heritage Financial LLC mclark@squirelaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
Philadelphia Division

Jeffrey T. Esposito,  
Helen J. Esposito,

*Debtors.*

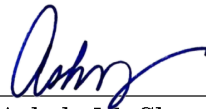
Case No. 19-10915-amc  
Chapter 13

**Order Granting Motion to Reopen Case**

And now, after consideration of the Motion to Reopen Case filed by Debtors Helen J. Esposito and Jeffrey T. Esposito, with proper notice and opportunity for hearing, and for good cause shown, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. This case is **REOPENED**.

Date: June 26, 2024



Ashely M. Chan  
U.S. Bankruptcy Judge